

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Hudson County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$573-\$590	\$172	\$212
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$581	\$118	\$166
American European Ins Co (Rutgers Group) (5)	\$582	N/A	\$491
American Fire & Casualty Co (Ohio Casualty Group)	\$708	N/A	\$378
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$814	\$212	\$284
Amica Mutual Ins Co (1)	\$745-\$938	\$155-\$196	\$250-\$314
Armed Forces Ins Exchange (3)	\$515	N/A	\$131
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$643-\$954	\$117	\$199
Bay State Ins Co (Andover Group)	\$727	\$249	\$175
Camden Fire Ins Assoc (OneBeacon Group)	\$481-\$632	\$139-\$188	\$189-\$230
Castlepoint Ins Co (Tower Group)	\$617-\$720	\$204-\$230	\$278-\$316
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,360	\$613	\$527
Citizens Ins Co of Amer (Hanover Insurance Group)	\$611	N/A	\$143
Cumberland Mutual Fire Ins Co	\$521-\$655	\$159	\$205
Electric Ins Co (3)	\$533-\$1,759	\$93	\$86
Empire Fire & Marine Ins Co	\$384-\$536	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$544-\$668	\$171-\$213	\$184-\$229
Encompass P&C Ins Co of NJ (Encompass Group)	\$447-\$1,089	\$145-\$394	\$157-\$421
Excelsior Ins Co	\$550	\$156	\$212
Farm Family Casualty Ins Co (3)	\$650	\$138	\$212
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$923-\$1,048	\$148-\$163	\$282-\$316
Federal Ins Co (Chubb Group)	\$938	\$143	\$183
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$112	\$167
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$591	\$124	\$156
Fitchburg Mutual Ins Co	\$740	\$204	\$270
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$512-\$741	\$102-\$180	\$212-\$250
Great Northern Ins Co (Chubb Group) (2)	\$1,360	\$570	\$492

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$938	\$129	\$169
Harleysville Ins Co of NJ	\$660-\$774	\$181-\$211	\$227-\$266
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$798	\$129	\$181
High Point Preferred Ins Co	\$578	\$161	\$175
Homesite Ins Co	\$814	\$212	\$284
IDS Property Casualty Ins Co	\$815	\$127	\$228
Liberty Mutual Fire Ins Co	\$503-\$1,837	\$121	\$210
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$753	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$742	\$320	\$320
Merchants Preferred Ins Co (Merchants Group)	\$582	N/A	\$491
Merrimack Mut Fire Ins Co (Andover Group)	\$778-\$1,088	\$181	\$256
Metropolitan Group Property & Casualty Ins Co	\$1,048	\$117	\$176
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$615	\$67	\$122
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$725	\$78	\$144
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,044	\$190	\$283
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$183
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$481-\$632	\$139-\$188	\$189-\$230
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$556	\$142	\$174
Preserver Ins Co (Tower Group) (5)	\$515	\$168	\$140
Proformance Ins Co	\$683	N/A	\$219
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$763	\$108	\$181
Providence Mutual Fire Ins Co	\$423-\$700	\$199	\$203
Public Service Mutual Ins Co	\$418	\$118	\$114
Quincy Mutual Fire Ins Co	\$557-\$691	\$155	\$201
Rutgers Cas Ins Co (Rutgers Group)	\$432-\$570	\$146-\$188	\$117-\$151
Selective Ins Co of Amer (Selective Group)	\$662	\$161	\$211
Selective Way Ins Co (Selective Group)	\$559	N/A	\$211
State Farm Fire and Casualty Co	\$767	\$115	\$235
Tokio Marine & Nichido Fire Ins Co Ltd	\$664	\$241	\$453
Tower Ins Co of NY (Tower Group)	\$617	N/A	\$282
Tower National Ins Co (Tower Group)	\$617-\$720	\$204-\$230	\$278-\$316
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$600-\$632	\$131-\$132	\$135-\$140
United Services Auto Association (USAA Group) (1) (3)	\$465-\$490	N/A	\$133-\$150
USAA Casualty Ins Co (USAA Group) (1) (3)	\$471-\$546	N/A	\$133-\$150
Vigilant Ins Co (Chubb Group) (2)	\$1,193	\$613	\$527
West American Ins Co (Ohio Casualty Group)	\$849	N/A	\$346

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